

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Stephen K. Ford
aka Stephen Kent Ford
Stacy M. Ford
aka Stacy Marie Ford, fka Stacy M. Woody, fka Stacy Marie
Woody
Debtor(s)

Bankruptcy Case No.: 20-20471-CMB
8/27/2020
Chapter: 13
Docket No.: 76 – 26, 50
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 3/23/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2013.00 as of 9/20. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Loan Depo Cl 21, Ally Bank Cl 10 as long term continuing debt .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel. Wells Fargo Cl 4 will be paid per Order of 6/17/2020 with payments determined by the Trustee to pay in full.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: September 2, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Stephen K. Ford
 Stacy M. Ford
 Debtors

Case No. 20-20471-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
 Form ID: 149

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 Total Noticed: 65

Date Rcvd: Sep 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2020.

db/jdb
 aty +Stephen K. Ford, Stacy M. Ford, 309 Ambridge Ave, Fair Oaks, PA 15003-1206
 aty +Chiurazzi Law Group, 101 Smithfield St, Pittsburgh, PA 15222-2203
 cr +Moynihan Law, P.C., 2 Chatham Center, Suite 230, Pittsburgh, PA 15219-3467
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 cr +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 11101 West 120th Ave, Suite 280,
 Broomfield, CO 80021-2756
 cr +loanDepot.com, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
 The Shops at Valley Square, Warrington, PA 18976-3403
 15244142 +Account Control Technology Inc, 21700 Oxnard St Ste 1860, Woodland Hills, CA 91367-7595
 15197070 +Account Control Technology, Inc., PO Box 471, Kings Mills, OH 45034-0471
 15197071 +Accounts Receivable Services, 806 E Crawford St, Salina, KS 67401-5106
 15197072 +Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
 15197076 +Central States Recovery, P.O. Box 3130, Hutchinson, KS 67504-3130
 15197078 Clearview Federal Credit Union, Attn: Bankruptcy, 1453 Beers School Road,
 Coraopolis, PA 15108
 15197079 Dentalworks, P.O. Box 64-3005, Cincinnati, OH 45264-3005
 15197080 +Dentalworks, 7160 N. Dallas Parkway, Plano, TX 75024-7145
 15197084 Heritage Valley Health System, 720 Blackburn Rd., Sewickley, PA 15143-1498
 15197085 +Heritage Valley Sewickley, PO Box 536366, Pittsburgh, PA 15253-5905
 15216476 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 15197087 Kansas State University, 211 Anderson Hall Student, Manhattan, KS 66506
 15197089 +LoanDepot, PO Box 77407, Trenton, NJ 08628-6407
 15231246 +LoanDepot.com, LLC, C/O Cenlar FSB, BK Department,, 425 Phillips Blvd,
 Ewing, NJ 08618-1430
 15267386 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
 Oklahoma City, OK 73118-6051
 15227727 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
 15197095 +State Collection Service, Inc., 2509 S. Stoughton Rd, Madison, WI 53716-3314
 15224936 UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
 15197099 +UPMC Magee Women's Hospital, 300 Halket Street, Pittsburgh, PA 15213-3180
 15197100 UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
 15224951 UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
 15197101 +USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway,
 San Antonio, TX 78288-1600
 15197102 +USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
 15197097 University Account System, LLC, PO Box 918, Brookfield, WI 53008-0918
 15209765 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
 15197104 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
 15204093 +loanDepot.com, LLC, c/o Cenlar, PO Box 682, Pine Brook, NJ 07058-0682

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: kburkley@bernsteinlaw.com Sep 03 2020 04:59:27 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 03 2020 05:04:42
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15197069 E-mail/Text: bankruptcy-Letters@accountcontrolholdings.com Sep 03 2020 04:59:34
 Account Control Technology, Inc., 5300 Kings Island Drive, Dept. 116396131 - DN01,
 Mason, OH 45040
 15197073 E-mail/Text: ally@ebn.phinsolutions.com Sep 03 2020 04:57:03 Ally, PO Box 380902,
 Bloomington, MN 55438-0902
 15220648 E-mail/Text: ally@ebn.phinsolutions.com Sep 03 2020 04:57:03 Ally Bank, PO Box 130424,
 Roseville MN 55113-0004
 15197074 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 05:02:20 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15197075 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 05:03:17 Capital One,
 Customer Center, P.O. Box 30258, Salt Lake City, UT 84130-0258
 15215074 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 05:02:20
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15228308 +E-mail/Text: bankruptcy@clearviewfcu.org Sep 03 2020 04:58:25 Clearview FCU,
 8805 University Blvd, Moon Township PA 15108-4212
 15197082 E-mail/Text: bk@freedomfinancialnetwork.com Sep 03 2020 04:56:58 Freedom Debt Relief, LLC,
 1875 S. Grant St., Suite 400, San Mateo, CA 94402
 15197081 +E-mail/Text: bk@freedomfinancialnetwork.com Sep 03 2020 04:56:58 Freedom Debt Relief, LLC,
 Attn: Terminations, 4940 S. Wendler Dr., Tempe, AZ 85282-6320
 15197083 +E-mail/Text: paparalegals@pandf.us Sep 03 2020 04:59:36 Gregg L. Morris, Esquire,
 Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Ste 205,
 Canonsburg, PA 15317-8584

District/off: 0315-2

User: dsaw
Form ID: 149

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Total Noticed: 65

Date Rcvd: Sep 02, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15197086 E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 03 2020 04:57:27 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
15197077 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 03 2020 05:03:12 Chase Card Services,
Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
15207719 E-mail/PDF: resurgentbknofications@resurgent.com Sep 03 2020 05:04:46 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15197088 +E-mail/Text: bknotification@loandepot.com Sep 03 2020 04:59:31 Loandepo.com,
Attn: Bankruptcy Dept, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808
15197091 +E-mail/PDF: pa_dc_claims@navient.com Sep 03 2020 05:04:34 Navient, Attn: Bankruptcy,
PO Box 9640, Wilkes-Barre, PA 18773-9640
15197090 +E-mail/PDF: pa_dc_claims@navient.com Sep 03 2020 05:04:35 Navient, Attn: Bankruptcy,
PO Box 9640, Wiles-Barr, PA 18773-9640
15203091 +E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Sep 03 2020 04:57:03
Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961,
Madison, WI 53708-8961
15222768 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 03 2020 05:03:31
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15197092 E-mail/PDF: gecsedirecoverycorp.com Sep 03 2020 05:04:16 PayPal Credit SVCS/SYNCB,
PO Box 960060, Orlando, FL 32896-0080
15197093 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2020 04:58:14
Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
Harrisburg, PA 17128-0946
15220990 E-mail/Text: bnc-quantum@quantum3group.com Sep 03 2020 04:57:52
Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788,
Kirkland, WA 98083-0788
15197094 E-mail/Text: ebn_bkrt_forms@salliemae.com Sep 03 2020 04:59:10 Sallie Mae, P.O. Box 3319,
Wilmington, DE 19804-4319
15197256 +E-mail/PDF: gecsedirecoverycorp.com Sep 03 2020 05:03:09 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15197096 +E-mail/PDF: gecsedirecoverycorp.com Sep 03 2020 05:03:09 Synchrony Bank, PO Box 965036,
Orlando, FL 32896-5036
15231314 +E-mail/PDF: gecsedirecoverycorp.com Sep 03 2020 05:03:09 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15197098 +E-mail/Text: BankruptcyNotice@upmc.edu Sep 03 2020 04:59:14 UPMC, Quantum 1 Building,
2 Hot Metal Street, Pittsburgh, PA 15203-2348
15223143 +E-mail/Text: bncmail@w-legal.com Sep 03 2020 04:58:41 USAA FEDERAL SAVINGS BANK,
C/O: WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15197103 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Sep 03 2020 04:56:57
Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,
Weldon Springs, MO 63304-2225
15226973 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 03 2020 05:04:49 Verizon,
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15197105 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 05:02:20
World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463
TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MidFirst Bank
cr Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: dsaw
Form ID: 149

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Total Noticed: 65

Date Rcvd: Sep 02, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2020 at the address(es) listed below:

Brian Nicholas on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Karina Velter on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
amps@manleydeas.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Mark G. Moynihan on behalf of Debtor Stephen K. Ford mark@moynihanlaw.net,
moynihan.mark@gmail.com/moynihanmr71581@notify.bestcase.com
Mark G. Moynihan on behalf of Plaintiff Stacy M. Ford mark@moynihanlaw.net,
moynihan.mark@gmail.com/moynihanmr71581@notify.bestcase.com
Mark G. Moynihan on behalf of Joint Debtor Stacy M. Ford mark@moynihanlaw.net,
moynihan.mark@gmail.com/moynihanmr71581@notify.bestcase.com
Mark G. Moynihan on behalf of Plaintiff Stephen K. Ford mark@moynihanlaw.net,
moynihan.mark@gmail.com/moynihanmr71581@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Steven P Kelly on behalf of Creditor loanDepot.com, LLC skelly@sterneisenberg.com,
bkecf@sterneisenberg.com

TOTAL: 11